EXHIBITS

- I. Extract from Public Law 90-284
- II. VA Management Brokers in Louisiana
- III. Counseling Checklist for Military Homebuyers
- IV. Lead-based Paint Notice
- V. Income Analysis (Exhibit V-a) & Maintenance/Utility Guidelines (Exhibit V-b)
- VI. Hold Harmless Agreement
- VII. "As Is" Acceptance & Sales Commission Invoice Addendum
- VIII.Cash Financed Offer Pre-Qualification Certification
- IX. Schedule of Real Estate Owned
- X. Notice of Flood Hazard

Terms Offer Checklist & Sample Forms

Cash Financed Offer Checklist & Sample Forms

Cash on Hand Offer Checklist & Sample Forms

CENTRAL LOUISIANA - MANAGEMENT BROKERS

STEVE DELIA C21 STEVE DELIA & ASSOCIATES

BARBARA DIFULCO BARBARA DIFULCO REAL ESTATE

1720 Pine St., Suite B. DeRidder, LA 70634 (337) 463-3501 FAX: (337) 462-2531

E-MAIL: sdelia21@worldnetla.net

Anna Peterman, Secretary 1116 MacArthur Drive Alexandria, LA 71301 (318) 445-4975

FAX: (318) 445-0265

RANDALL OWEN
OWEN & ASSOCIATES

Suzanne Fong, Property Manager 2309 Hodges Street

Lake Charles, LA 70601

(337) 439-0047

FAX: (337) 439-0049

E-MAIL: owenre@usunwired.com

TOM PETERS C21 SHADOWS

PO Box 9226 1417 Center Street

New Iberia, LA 70562-9226

(337) 367-1571

FAX: (337) 367-1677

ALDOLPH JONES HOMETOWN REAL ESTATE MARK SUTTON SUTTON AGENCY

Carol Reams
1986 Dallas Drive, Suite 21
Baton Rouge, LA 70806
(225) 925-1200

FAX: (225) 926-1766

E-MAIL: ajrealtor@juno.com

PO Box 2239 110 Hwy 1 South Natchitoches, LA 71457 (318) 352-6267

FAX: (318) 352-8241

EXHIBIT II

NORTH LOUISIANA - MANAGEMENT BROKERS

MARK MONTGOMERY MONTGOMERY REALTY

Bruce Messier & Frank Crippen, Jr. 1451 Airline Drive
Bossier City, LA 71112
(318) 746-2323

FAX: (318) 742-3585

E-MAIL: bjm2323@aol.com

WILLIAM GAERTNER GAERTNER REAL ESTATE

Susan May, Office Assistant
201 Wilkinson Street
Shreveport, LA 71104
(318) 222-3231
FAX: (318) 222-3239
CATHERINE BORDELON
ROCH MICHAEL REALTY

PO Box 501 109 East Ogden Marksville, LA 71351 (318) 253-4501 FAX: (318) 253-4957

MABEL HUGHES ZIP REALTY

1011 North 8th Street Monroe, LA 71201 (318) 323-4444 FAX: (318) 322-3899

ROBERT BUTLER BUTLER INSUR. & REAL ESTATE

PO Box 1351 145 West Oaks St. Jena, LA 71341 (318) 992-4194 FAX: (318) 992-8484

EXHIBIT II

SOUTH LOUISIANA - MANAGEMENT BROKERS

DONALD JULIEN

Brenda Hill & Chip Julien

1799 Stumpf Boulevard

FAX: (504) 364-1705

Building 7, Suite 2

Gretna, LA 70056

1218 Plaza Street

(504) 436-4020

Bridge City, LA 70094

FAX: (504) 436-6101

1708 Grand Caillou Road

FAX: (504) 851-6101

Houma, LA 70360 (504) 851-1603

E-MAIL: gulledge_realty@prodigy.net

(504) 368-7132

DONALD WHITE D. WHITE REALTY

. WHITE REALTY DONALD JULIEN & ASSOCIATES

Barbara White, Property Manager PO Box 4126 4038 Old Gentilly Road New Orleans, LA 70178 (504) 943-1188

FAX: (504) 943-3602 Barbara's Beeper: (504) 830-9895

Car: (504) 453-0921

DALE TYNES & ASSOCIATES GULLEDDGE REALTY
DALE TYNES SAL GIARDINA

7045 Read Blvd. New Orleans, LA 70027 (504) 241-7800 FAX: (504) 242-8059

E-MAIL: DaleTynes@aol.com

RUBY LLOYD DOT GLOVER
RE/MAX REALTY GROUP FOUR STAR REAL ESTATE

PO Box 1542 1110 S. Morrison Hammond, LA 70360 (504) 345-8468

FAX: (504) 345-8527

VIVIAN READY READY REAL ESTATE

812 Louisiana Avenue Bogalusa, LA 70427 (504) 735-7400 FAX: (504) 732-3559

EXHIBIT II

COUNSELING CHECKLIST FOR MILITARY VENDEE HOMEBUYERS

- 1. Failure on the part of a borrower on active duty to disclose that he/she expects to leave the area within 12 months due to transfer orders or completion of his/her enlistment period may constitute "bad faith." If your loan is foreclosed under circumstances which include such bad faith, you may be required to repay VA for any loss suffered by the Government. (In <u>any</u> case in which VA suffers a loss as a result of foreclosure, the loss must be repaid or suitable repayment arrangements made before you can use your Loan Guaranty benefits or purchse another VA-acquired property with vendee financing.)
- 2. Although real estate values have historically risen in most areas, there is no assurance that the property for which you are seeking financing will increase in value or even retain its present value.
- 3. It is possible that you may encounter difficulty in selling your house, recovering your investment or making any profit, particularly if there is an active new home market in the area.
- 4. Receiving military orders for a permanent change of duty station or an unexpected early discharge due to a reduction in force will not relieve you of your obligation to make your mortgage payments on the first of each month.
- 5. "Letting the house go back" is <u>not</u> an acceptable option. A decision to do so may be considered "bad faith." A foreclosure will result in a bad credit record, a possible debt you will owe to the Government and difficulty in getting more credit in the future.
- 6. If unexpected circumstances lead to difficulty in making your payments, contact the servicer of your loan promptly. It will be easier to resolve any problems if you act quickly and are open and honest.
- 7. YOUR LOAN MAY NOT BE ASSUMED WITHOUT THE PRIOR APPROVAL OF VA.
- 8. VA does <u>NOT</u> guarantee the house and its condition. You are buying a previously occupied house, in its "as is" condition, without any warranties, and you must satisfy yourself that its condition is satisfactory.
- "I HEREBY CERTIFY THAT I have been counseled and I fully understand the counseling items set forth above.

BORROWER'S SIGNATURE	DATE
"I HEREBY CERTIFY THAT the borrower has been counseled above.	ed regarding the counseling items set forth
VA REPRESENTATIVE'S SIGNATURE	DATE

VA FORM 26-0160 Nov 1990

EXHIBIT III

Department of Veterans Affai	rs				
NOTICE OF POSSIBLE 1		INT AND/OR	LEAD-BASEI	PAINT HAZARDS	
1. DATE PREPARED	2. PAGE NO.		3. PROPERTY IDENTIFIE	ER	
4. PROPERTY ADDRESS (Include No., Street or Rural R	PAGE 1 OF PAGES	(e)			
4. TROLERT LADDRESS (Metale 110., Sireer of Rand R	oute, etty or 1.o., state and 24p cou	<i>c)</i>			
	5 DISCLOSURES	AND CERTIFICAT	TONS		
A. LEAD WARNING STATEMENT		MIND CERTIFICATION	10115		
Every purchaser of any interest in rethat such property may present expelead poisoning. Lead poisoning idisabilities, reduced intelligence quarticular risk to pregnant women. any information on lead-based pain buyer of any known lead-based pair	esidential real property osure to lead from lead in young children ma uotient, behavioral pr The seller of any intere t hazards from risk ass	I-based paint that r y produce perman oblems, and impa st in residential rea sessments or inspe	nay place young conent neurological ired memory. Lest property is requictions in the sellest	hildren at risk of developing damage, including learning ead poisoning also poses a red to provide the buyer with r's possession and notify the	
B. SELLER'S DISCLOSUREInitia 1 The following known				-	
OR 2 VA has no knowledge AND 3 VA has provided the lead-based paint hazards in the house	purchaser with all av	ailable records and		g to lead-based paint and/or	
OR					
	records pertaining to l	ead-based paint an	d/or lead-based pa	aint hazards in the housing.	
C. PURCHASER'S ACKNOWLED The purchaser(s) of the property id information listed above and the lear 747-K-94-001, and certify that:	lentified in Item 4 abo	ve acknowledge(s) that he/she/they		
1 He/she/they has/hav presence of lead-based paint and/or of time), before becoming oblig	lead-based paint haza	rds (unless the par	ties have mutually	agreed to a different period	
2 He/she/they has/have the presence of lead-based paint and				assessment or inspection for	
D. AGENT'S ACKNOWLEDGEMENT (Initial and complete Items 8A and 8B below) I am aware of my duty under 42 U.S.C. 4852d to ensure compliance with the requirements of Title X.					
	CERTIFICATI	ON OF ACCU	RACY		
The following parties have reviewed		e and certify, to the	best of their know	ledge, that the information	
provided by the signatory is true an	4	T =			
6A. SIGNATURE OF PURCHASER	6B. DATE SIGNED	7A. SIGNATURE OF CO	-PURCHASER	7B. DATE SIGNED	
8A. SIGNATURE OF REAL ESTATE AGENT	8B. DATE SIGNED	9A. SIGNATURE OF RE BROKER'S AUTHORIZE	AL ESTATE BROKER OR D REPRESENTATIVE	9B. DATE SIGNED	
10A. SIGNATURE OF SECRETARY OF VETERANS A	FFAIRS OR DESIGNEE	1	10B. DATE SIGNED	<u> </u>	

VA FORM **26-6705E** OCT 1996

Exhibit IV

INCOME ANALYSIS

SE	CTION C. ESTIMAT	TED MONTHLY SHELTER	EXPENSES			D - DEBTS ANI			
	I	(This Property) ITEMS	AMOUNT	1	(Itemize and indicate by (✓) which debts considered in Section E, Line 41) ITEMS (✓) MONTHLY PAYMENT			UNPAID BALANCE	
14.	TERM OF LOAN:	YEARS		23.				\$	\$
15.	MORTGAGE PAYMI (Principal & Interest		\$	24.					
16.	REALTY TAXES			25.					
17.	HAZARD INSURAN	CE		26.					
18.	SPECIAL ASSESSMI	ENTS		27.					
19.	MAINTENANCE			28.					
20.	UTILITIES (Including	(heat)		29.					
21.	OTHER (HOA, Cond	o fees, etc.)		30.	JOB RELATED EXPENSE (e.g., child-care)				
22.		TOTAL	\$	31.		TOTAL		\$	\$
				SECTI	ON E - MONTHLY INCOME AND DEDUCTION	ONS			
	ITEMS				SPOUSE	3	BORROWER	TOTAL	
32.	GROSS SALARY OR EARNINGS FROM EMPLOYMENT				\$		\$	\$	
33.	FEDERAL INCOME TAX								
34.		STATE INCOME TAX							
35.	DEDUCTIONS	RETIREMENT OR SOCIAL	SECURITY						
36.		OTHER (Specify)							
37.		TOTAL DEDUCTIONS				\$		\$	\$
38.	NET TAKE-HOME PAY								
39.	PENSION, COMPENSATION OR OTHER NET INCOME (Specify)								
40.	O. TOTAL (Sum of lines 38 and 39)			\$		\$	\$		
41.	LESS THOSE OBLIGATIONS LISTED IN SECTION D WHICH SHOULD BE DEDUCTED FROM INCOME								
42.	TOTAL NET EFFECTIVE INCOME					\$			
43.	LESS ESTIMATED MONTHLY SHELTER EXPENSE (Line 22)								
44.	BALANCE AVAILABLE FOR FAMILY SUPPORT				\$				
15.	PATIO (Sume of item	ns 15, 16, 17, 18, 21 and 41 +	eum of itams 22	d 30)					

THE OF

DEPARTMENT OF VETERANS AFFAIRS

Regional Office 701 Loyola Avenue New Orleans, LA 70113

January 2	26, 1996		
			In Reply Refer To: 321/264
TO:	Lenders		Bulletin 26-96-1
SUBJ:	Updated Maintenance a	and Utility Guidelines	
	e guaranteed or underwri	•	partment of Veterans Affairs following Maintenance and
		New Construction	Existing Construction
Utilities*		\$.15 per sq. ft.	\$.15 per sq. ft.
Maintena	nce	\$.01 per sq. ft.	\$.02 per sq. ft.
yo		t. for the utilities and ident	ny as an Energy Efficient Home ify in the remarks section of the
✓ For S	Swimming Pools add \$70	0.00	
✓ For N	Multiple Units add \$27.00) per unit	
✓ For F	PUDS or CONDOS add a	association fee and use 1	√₂ of maintenance fee
Sincerely	,		
_	AND S. BELL aranty Officer		

Exhibit V(b)

HOLD HARMLESS AGREEMENT

FOR USE ON CASH FINANCED OFFERS ONE WHEN THE LENDER HAS REQUIRED REPAIRS TO BE DONE BY THE PURCHASER PRIOR TO SALES CLOSING. THIS FORM MUST BE COMPLETED & FORWARDED TO VA ALONG WITH A COPY OF THE WRITTEN LOAN APPROVAL & A LIST OF THE REPAIRS TO BE MADE. VA WILL SIGN & RETURN THE FORM WHICH WILL AUTHORIZE THE PURCHASERS TO BEGIN REPAIRS.

PM#	PROPERTY:
PURCHASER(S)	
The U.S. Department of Veterans a the condition of the property or any	fairs makes no warranty or guaranty of any nature whatsoever in connection with repairs to be made.
I/We agree to make all repairs requiterms listed below:	ed by the lender to allw the act of sale to pass and acknowledge and agree to the
1. All repairs are the sole res	onsibility of the purchaser(s).
2. VA will bear no expense fo	repairs.
	for loss or damages to the property or to any person(s) entering the property ardless of the cause, be it structural fault, human error, or acts of nature.
4. Should the sale not close,	A will not be held liable for expenses incurred.
5. It is the purchaser(s) resp and insured to completed	onsibility to ensure that those making repairs are adequately trained, equipped ae job.
	I/We acknowledge that I/We have not waived any rights but have accepted the repairs prior to closing the sale and taking custody.
BROKER	PURCHASER
DATE *********	

REVIEWED BY VA REPRESENTAT	VF DATE

"AS IS" ACCEPTANCE & SALES COMMISSION INVOICE ADDENDUM

PM CASE #	PROPERTY:
PURCHASER(S):	**************
This offer is for (Circle One):	TERMS CASH ON HAND CASH FINANCED
IF CASH ON HAND, NAME, A	DDRESS, ZIP, PHONE NUMBER OF CLOSING ATTORNEY:
*******	**************************************
implied, as to its' fitness for us that they have examined the ab all rights against Vendor (VA), more particularly waive all of the	is being sold "AS IS" and this sale will be made without any warranties, expressed or see or condition, even as to warranty of title. Further, Vendee(s) (purchaser(s)) declare ove described property prior to the date of this acceptance and they specifically waive including any and all claims that they (vendees) may have to redhibitory defects and hose rights provided for pursuant to Louisiana Civil Code Articles 2475, 2476 and 2520 e(s) acknowledge(s) that this clause has been brought to their attention and explained
PURCHASER'S SIGNATURE PURCHASER'S SIGNATURE	DATE
***************	SALES COMMISSION INVOICE
Agent:	
Company:	
Address:	
Tax ID# of company:	
Purchase Price:	_\$
X() %	
+ Bonus Due (if any)	<u>\$</u>
TOTAL COMMISSION	_\$

EXHIBIT VII

CASH FINANCED OFFER

PI	PM CASE NUMBER:					
Ρŀ	ROPERTY:					
1.	Attached is proof that I/WE have "	pre-qualified" for a	loan in at least the amount of \$	·		
2.	The name and address of the lender	that will be proces	ssing the loan application is:			
3.	The type of loan that I/WE are apply	y for is: (Select one	e below)			
	VA-GUARANTEED LOAN	HUD	CONVENTIONAL			
4.	I/We do not have the case resource	s to pay the differe	at market value. If my/our bid exceeds the lister nce between the appraised value and the bid an tion on the sales price and VA will withdraw the	nount,		
 PU	RCHASER SIGNATURE		DATE			
 PU	RCHASER SIGNATURE		DATE			

ATTACH PROOF OF "PRE-QUALIFICATION"

EXHIBIT VIII

SCHEDULE OF REAL ESTATE OWNED

FOR PURCHASE OF PM#	PURCHASER

PROPERTY ADDRESS	MORTGAGE	DATE	ACCOUNT	MORTGAGE	MONTHLY	DATE OF	GROSS
	COMPANY	PURCHASED	NUMBER	BALANCE	FEES	LEASE	RENTAL

MUST HAVE COPIES OF LEASES TO ALLOW CREDIT OF RENT. USUALLY 75% ALLOWED FOR RENTAL INCOME. IF DOCUMENTATION IS RECEIVED TO VERIFY CONSISTENTLY COLLECTED WITH LITTLE OR NO EXPENSES, A GREATER CREDIT MAY BE ALLOWED

TOTAL RENTS RECEIVED \$

X 75% NET RENT RECEIVED \$

Department of Veterans Affairs					
NOTICE OF SPECIAL FLOOD HAZARDS DISASTER RELIEI		EDERAL			
1. NAME OF BORROWER(S)	2. VA LOAN NUMBER	3. DATE			
4. PROPERTY ADDRESS		<u>. I</u>			
5. NOTIFICA	ATION				
We are giving you this notice (see checked paragraph) to inform you t					
☐ A. The building or manufactured home security the loan for which you have applied is or will be located in an area with special flood hazards.					
The area has been identified by the Director of the Federal Emergency using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary May 10 to 10		ecial flood hazard area			
This area has at least a one percent (1%) chance of a flood equal to or a given year. During the life of a 30-year mortgage loan, the risk of a 100		-			
Federal law allows a lender and borrower jointly to request the Directo securing the loan is located in a special flood hazard area. If you would information.					
☐ B. The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance for you at your expense.					
Flood insurance coverage under the NFIP may be purchased throug through the NFIP or through an insurance company that participates in insurers that do not participate in the NFIP.	_				
At a minimum, flood insurance purchased must cover the lesser of: (1) The outstanding principal balance of the loan; or (2) The maximum amount of coverage allowed for the type of property under the NFIP. Flood insurance coverage under the NFIP is limited to the overall value of the property securing the loan minus the value of the land on which the property is located.					
Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.					
☐ C. Flood insurance coverage under the NFIP is not available for the property securing the loss because the community in which the property is located does not participate in the NFIP. In addition, if the non-participating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally-declared flood disaster.					
ACKNOWLEDGEME					
I (We) have reviewed the above information and acknowledge receipt 6A. SIGNATURE OF BORROWER	of a copy of this document.	6B. DATE SIGNED			

7A. SIGNATURE OF CO-BORROWER 7B. DATE SIGNED

VA FORM JAN 1997 26-0302

EXHIBIT X

U.S. Government Printing Office: 1997 - 515-854/83735

TERMS OFFER CHECKLIST

	26-6705 - OFFER TO PURCHASE & CONTRACT OF SALE -
	(ORIGINAL AND YELLOW COPY)
	ACCEPT CREDIT CEATENENT OF DROCKECTIVE
	26-6705B - CREDIT STATEMENT OF PROSPECTIVE
	PURCHASER - ONE ORIGINAL FOR MARRIED COUPLE; IF
	PURCHASERS ARE NOT MARRIED, ONE ORIGINAL FOR EACH
	PURCHASER
	"AS IS ACCEPTANCE STATEMENT & SALES COMMISSION
	INVOICE - ONE ORIGINAL - SEE EXHIBIT'S SECTION OF VA SALES
	MANUAL 3/2000
ALL OF THE A	ABOVE MUST BE SUBMITTED WITH INITIAL SUBMISSION.
	NOTE: COLLECT & HOLD EMD!!!!
******	********************
ADDITIONAL IN	FO WHICH MAY BE NEEDED IF OFFER IS ACCEPTED FOR PROCESSING:
TWO L	ATEST <i>ORIGINAL</i> PAY STUB FOR EACH PURCHASER
	D COPIES (COPIES WITH ORIGINAL SIGNATURES) & DATED FEDERAL
	E TAX RETURNS FOR THE PAST 2 YEARS, TO INCLUDE ALL SCHEDULES.
	S OF W2'S FOR PAST 2 YEARS
IF ON A	ACTIVE DUTY: ORIGINAL LEAVE & EARNINGS STATEMENT & VA FORM
26-0160	COUNSELING CHECKLIST
IF SELF	F-EMPLOYED: A CURRENT FINANCIAL STATEMENT PREPARED IN A
GENER	ALY RECOGNIZED FORMAT, INCLUDING: A YEAR TO DATE PROFIT AND
LOSS &	BALANCE SHEET. NOTE: The financial statement must be sufficient for a loan
underwi	riter to determine the necessary information. It may be necessary to require accountant-
	d financial statements or financial statements audited by a Certified Public Accountant if
	to make a determination due to nature of business or content of financial statements. If
	s is corporation or partnership, additional data may be required.
	RED: COPIES OF AWARD LETTERS FOR SOCIAL SECURITY, RETIRED PAY,
	R SUPPLEMENTAL SECURITY INCOME (AS APPLICABLE).
	CHASER HAS RENTAL INCOME: CURRENT COPIES OF LEASES ON RENTAL
	RTIES & SCHEDULE OF REAL ESTATE OWNED ECEIPT OF CHILD SUPPORT: COPY OF COURT ORDER & VERITIFICATION
	CEIPT FOR PREVIOUS 6 MONTHS.
	D STATEMENT FROM PURCHASER(S) REGARDING CHILD SUPPORT PAID.
	ASER'S AND/OR CO-PURCHASER'S FULL LEGALNAMES, TO INCLUDE
	E/MAIDEN NAMES
	ADDRESS & TELEPHONE NUMBER OF LANDLORD; IF LESS THAN 6
	HS, INFO ON PREVIOUS LANDLORD.
	ENDENTS UNDER AGE 12: SIGNED STATEMENT FROM PURCHASER(S)
	DING CHILD CARE ARRANGEMENTS.
	EIVING A GIFT OF MONEY TO HELP PURCHASE PROPERTY; PROVIDE
SIGNED	O "GIFT LETTER."

1011 Auguste Stein Destation Perpendier Persons in paying

TITLE
SURFIGURE (N. 1994) PROPERTY OF THE PROPERTY OF THE STREET OF THE

NAME OF THE PROPERTY OF THE PARTY PARTY.

26-5705

Department of Veterans Allalra	CREDIT ST.			
RIVACE ACT INFORMATION - The information arrays of VA applied property is substanced by a supplied property in substanced by the property of substanced by the property of the	collegated on this form, one for U.S.C. Lack or the Bola Collegation, critique the Information of the Company o	wild rerve us as application is (a)(1). Fullow to provide 1 Art of 1682, WA to heavy but which pay fighter. Under the densities or attributeration of a say to destined makes. Under destination and Management the feet on the Potent Monage.	c maße finer. Viz (n. oaan he regembet credit infor ios callies the recul in Enement Primary Act of ottomers to see. Such fi fine enforcing by the in- and Long Applicant fine	realor, with an offer the parties qualit and trial in a carrier so I real (1975, Way only chain tracels; records with the reality of the reality state). The reality state is a reality Adapted.
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AUTHORIZATION TO RELEASE INFORMATION

Thereby authorize VA (United States Department of Veterans Affairs) to verify records of my past and present amployment and histories, as well as funnatial accounts and other usest ballaness, to obtain a consumer analysis business credit report and verify information regarding my past and operator credit scenaris, including result accounts, in order to process my credit statement to VA. Jacknowledge that VA is in compliance with the Right to Pinnostal Privacy Act of 1978 (File XI, Public Law 95-430). In connection with this request for account or scenario records, it request all referenced employers; financial institutions, fundateds and other creditors to accept a photocopy of this signed authorization as evidence of my consent to release the requested information to VA.

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"AS IS" ACCEPTANCE & SALES COMMISSION INVOICE ADDINDUM

PM CASE NUMBER 21-21-2-0123456	
PROPERTY: 4321 MAIN STREET NEW	ORLEANS, LA
PURCHASER(S): JOHN & MARY DOL	
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"AS IS" ACCEPTANCE S	TATEMENT
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	3/1/2000
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CASH FINANCED OFFER CHECKLIST

26-6705 - OFFER TO PURCHASE & CONTRACT OF SALE - (ORIGINAL YELLOW COPY)
"AS IS ACCEPTANCE STATEMENT & SALES COMMISSION INVOICE - ONE ORIGINAL - SEE EXHIBIT'S SECTION OF VA SALES MANUAL 3/2000
PRE-QUALIFYING STATEMENT - SEE EXHIBIT'S SECTION - ALONG WITH PROOF OF PRE-QUALIFICATION FROM LENDER
ALL OF THE ABOVE MUST BE SUBMITTED WITH INITIAL SUBMISSION. NOTE: COLLECT & HOLD EMD!!!!

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$\frac{\text{"A$ 18" ACCEPTANCE \& SALES COMMISSION INVOICE}}{\text{ADDENDUM}},$

PM CASE NUMBER 21-21-2-0123456	
PROPERTY: 4321 MAIN STREET, NEW ORLEANS, LA	
PURCHASER(S):JOHN & MARY DOE	
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This OFFER IS FOR (Circle One): TERMS CASH ON HAND CASH FINANCED	
IF CASH ON HAND, NAME, ADDRESS, ZIP, PHONE NUMBER OF CLOSING ATTORNEY:	
F-200	
我父弟本治父父弟本津洛沙沙·阿萨斯特普普西西西南南市海南沙公父郭本李沙沙沙·阿阿阿阿阿阿斯特的南沙公公李本博洛西西南南南南河 X 前x 会x 会x 会x 李本海海南南南	
"AS IS" ACCEPTANCE STATEMENT	
The property described above is being sold "AS IS" and this sale will be made without any warranties, expressed implied, as to its' fitness for use or condition, even as to warranty of title. Further, Vendeo(s) (purchaser(s)) declare that they have examined the above described property prior to the date of this acceptance and they specifically waive all rights against Vendor (VA), including any and all claims that they (vendees) may have to redhibitory defects and more particularly waive all of those rights provided for pursuant to Louisiana Civil Code Articles 2475, 2476 and 2530 through 2548 inclusive. Vendec(s) acknowledge(s) that this clause has been brought to their attention and explained to them.	
John Doe 3/1/2000	
PURCHASER'S SIGNATURE DATE	
Mary Doe 3/1/2000	
PURCHASER'S SIGNATURE DATE	
冰岭的都沿南的都有有难的自己自己的市场中华的企业,并且是一个企业,但是一个企业的企业,但是一个企业的企业,但是一个企业的企业,但是一个企业的企业,但是一个企业的企业,但是一个企业的企业,但是一个企业的企业,但是一个企业的企业,但是一个企业的企业,但是一个企业的企业,但是一个企业的企业,但是一个企业的企业,但是一个企业的企业。	
ALTEC CO. 11	
SALES COMMISSION INVOICE	
Agent: JOE AGENT	
Company: ABC BROKER	
Address: 456 MAIN, ANYWHERE, ZA 71111	
Tax ID # of company: _72-1234567	
Purchase Price: \$50,000	
s _{3,000} SAMPLE	
+ Bonus Due (if any) \$ 0.00 CASH FINANCED	

CASH FINANCED OFFER

PM CASE NUMBER: _	21-21-2-0123456
BDADEDTV.	
PROPERTY:	
4321 MAIN STR	8EG
NEW ORLHANS,	LA
 Attached is proof that I/WE have " amount of \$50,000 	pre-qualified" for a loan in at least the
2. The name and address of the lende is: XYZ MORTGAGE COMPANY	r that will be processing the loan application
789 LENDERS LANE, ANYW	HERE, LA 71111 (504)123-4567
	U D EED LOAN, HUD, CONVENTIONAL)
my/our bid exceeds the listed price pay the difference between the app	listed the property at market value. If and I/WE do not have the case resources to raised value and the bid amount, I/WE libe no negotiation on the sales price and VA ne property.
John Doe	3/1/2000
PURCHASER SIGNATURE	DATE
Mary Doe	3/1/2000
PURCHASER SIGNATURE	DATE

"ATTACH PROOF OF "PRE-QUALIFICATION"

SAMPLE

PRE-QUALIFICATION

LETTER FROM

LENDER/HOLDER

Letter should be on company's letterhead. The letter should state the amount of loan approval and list the property address.

CASH ON HAND OFFER CHECKLIST

	26-6705 - OFFER TO PURCHASE & CONTRACT OF SALE - (ORIGINAL & YELLOW COPY)
	"AS IS ACCEPTANCE STATEMENT & SALES COMMISSION INVOICE - ONE ORIGINAL - SEE EXHIBIT'S SECTION OF VASALES MANUAL 3/2000
ALL OF THE A	BOVE MUST BE SUBMITTED WITH INITIAL SUBMISSION.
	NOTE: COLLECT & HOLD EMD!!!!

SOUTHWEAT SALES FORSE

COS AGENT SCHOOL HOVEN 1004 CS4-3434

EL PROCEDES MA PORMACIÓN DE DOS DOS DANS MATERIA SA 47650. (CARCAMINE) EN REMARANTA DE MATERIA DE M

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137,64<u>73,855</u>

"AS IS" ACCEPTANCE & SALES COMMISSION INVOICE ADDENDUM

PM CASE NUMBER 21-21-2-0123456	
PROPERTY: 4321 MAIN STREET NEW ORLEANS,	T.A
PURCHASERSE JOHN & MARY DOE	<u> </u>
^^************************************	******
This OFFER IS FOR (Circle One): TERMS CASH ON HAND	CASH FINANCED
IF CASH ON HAND, NAME, ADDRESS, ZIP, PITONE NUMBER OF C	LOSING AT CORNEY:
<u>BOB LAWYER</u> (5D4)333-3030	
333 LAWYERS LAND, ANYWHERS, LA VITTI	
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"AS IS" ACCEPTANCE STATEMENT	
Further, Venuire(s) (purchaser(s)) deslows that they have examined the at gelor to the date of this acceptance and they specifically waive all rights a landaliding any and all chains that they (venders) may have to redhibitory particularly waive all of linear rights provided for pursuant to Louisiana 2476 and 2530 through 2548 factories. Vender(s) ucknowledge(s) float like their attention and explained to there.	gainst Vendor (VA), defects and more Civil Code Articles 2475.
	3/1/2000
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SALES COMMISSION INVOICE Agent: JOE AGENT Company: ABC PEAL ESTATE	DATE 3/1/2000 ·
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SALES COMMISSION INVOICE Agent: Company: ABC PEAL ESTATE Address: 456 Main, NEW ORLEANS, LATTILL Tax 10 # of company: 72-1234567	DATE 3/1/2000 DATE SAMPLE
SALES COMMISSION INVOICE Agent: JOE ACENT Company: ABC PEAL ESTATE Address: 456 Main, NEW ORLEAMS, LA 71111 Tax 10 # of company: 72-1234567 Purchase Price: 5 50,000	DATE 3/1/2000 THATE EXTERNAL AND ADDRESS A

VA ADVERTISING GUIDELINES FOR FAIR HOUSING

- Section 804(c) of Title VIII of the Civil Rights Act of 1968, as amended, prohibits advertising
 housing for sale or rent in a manner that indicates a preference for or against potential home buyers because
 of their race, color, religion, sex, handicap, familial status, or national origin.
- Section 805 of Title VIII of the Civil Rights Act of 1968, as amended, prohibits financial
 institutions from denying residential loans or financial assistance because of the applicant's race, color, religion,
 sex, handicap, familial status, or national origin.
- For persons engaged in or associated with advertising housing for sale or rent, or the availability of residential financing, the following guidelines are provided to assist in complying with VA's equal opportunity and affirmative marketing programs.
- a. All advertising of residential real estate for sale or rent, and residential financing will contain an Equal Housing Opportunity logo, slogan, or statement as a means of advising the homesceking public that the property and its financing are available to all persons regardless of race, color, religion, sex, handicap, familial status, or national origin.
 - (1) Equal Housing Opportunity Logo:



If other logos are used in the advertisement, then the Equal Housing Opportunity logo should be of a size comparable to other logos.

(2) Equal Housing Opportunity Slogan:

OPPORTUNITY

- (3) Equal Housing Opportunity Statement: "We are pledged to the letter and the spirit of the United States policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin."
- b. If human models are used in display advertising campaigns, the models will be clearly definable as reasonably representing all potential homebuyers in the metropolitan area. Models, if used, will indicate to the general public that the housing and residential financing offered are open to all without regard to race, color, religion, sex, handicap, familial status, or national origin.
- c. It should be noted that selective use of these guidelines could be considered an effort to circumvent fair housing advertising, and thereby in noncompliance with Federal regulations. Selective use is defined as using the guidelines or the Equal Housing Opportunity logo or slogan only:
- (1) When advertising a particular housing development or site, and not another development or site with housing units also available for sale or for which financing is also available; or
- (2) In advertising media that reaches a limited or particular section of the community to the exclusion of other geographic sections within the same community.
- d. In respect to classified newspaper advertising, it is not necessary to insert the logo, slogan, or statement in each classified ad if at the beginning of the real estate advertising section there appears a notice reading as follows:

"All real estate advertised in this newspaper is subject to the Pederal Fair Housing Act of 1968, as amended which makes it illegal to advertise "any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination." This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis."

*8.5. Government Printing Office: 1990-262-755/)7372